



THE
**RIPPLE
POND**

YOUR
FORCES
FAMILY
NETWORK

TRUSTEES' ANNUAL REPORT

1 April 2020 – 31 March 2021

Registered office: 99 Western Road, Lewes, BN7 1RS

The Ripple Pond is a charity registered in England and
Wales (1161224) and in Scotland (SC046402)

theripplepond.org

Reference and Administration Details

Charity Name	<i>The Ripple Pond</i>		
Registered Charity Number	1161224		
Other Registration	<i>The Ripple Pond</i> is also a charity registered in Scotland (SC046402)		
Registered Office	99 Western Road, Lewes, BN7 1RS		
HMRC Matters	<i>The Ripple Pond</i> is registered with HMRC (predominantly for its National Insurance contributions and PAYE) but also for Gift Aid.		
Trustees	Name	Office	Dates acted if not for the whole year
	Jennifer Hornby	Chair	
	Jessica Cheesman		
	Emma Couper		
	Simon Broomfield		
	Jackie Watts		
	Jessica Arnold		From 25-11-2020
	Stephen Peckham	Treasurer	19-08-2020 to 04-02-2021
Bank	Santander Bank Bootle Merseyside L30 4GB		
Independent Examiner	Caroline Clarke ACA 99 Western Road Lewes BN7 1RS		
Name of Chief Executive	Rodger Cartwright		

Date of CIO Registration	9 April 2015
Governing Document	Constitution adopted 7 March 2016
Form of Charity Constitution	Charitable Incorporated Organisation (CIO)
Trustee Selection Methods	New Trustees are selected and appointed by existing Trustees in accordance with the procedures outlined in the Constitution.
Trustee Induction	New Trustees are briefed on their legal obligations as Trustees, the Charity's constitution, the financial situation, and the current strategic plan. All new Trustees meet with the charity's staff. This year due to the impact of the Covid-19 Pandemic this has been achieved through video conferencing.
Trustee Numbers	A minimum of three, with no maximum.
Meetings of Trustees	The Constitution provides for the Board of Trustees to meet at the request of any individual Trustee or at other times they so decide. In the period covered by this report, the Board of Trustees convened on five occasions, for board meetings.
Operational Management	Day-to-day management of the charity is conducted by the Chief Executive (known for historical reasons within the charity as its 'Director'). The Chief Executive reports regularly to the Board of Trustees and acts as the Secretary to their meetings.
Finance Sub-Committee	A Finance Sub Committee chaired by the Treasurer (or the Chair in the Treasurer's absence) and is attended by the Chair and the Chief Executive.
Risk Management	The charity has a documented risk management policy, and the Board of Trustees has delegated day-to-day management of risks to the Chief

Executive. The policy is reviewed annually to ensure it remains relevant to the charity's operations and compliant with any statutory requirements.

A review of key risks facing the charity is conducted at each formal meeting of the Board of Trustees, and more regularly as required. Risks evaluated to be *Extreme* or *High* must be referred to the Board of Trustees at the earliest practicable opportunity. Details of key risks facing the charity are described later in this report.

The Workforce

In response to the Covid-19 Pandemic, in April 2020 the staff moved from office to home working. This was initially a temporary arrangement but was made permanent at the end of 2020.

Resourcing was also reviewed, leading to a reduction of the charity's staff from six, to five part-time posts. The post lost was that of Head Office Manager.

The Chief Executive, until 30 April 2020 was Nigel Bedford, a consultant engaged by the charity from Blackmore Hutt Ltd.

Rodger Cartwright was appointed as his replacement, as an employee on 15 June 2020.

The staff are supported by volunteers these include Group Administrators (GAs), and 1-to-1 Support Volunteers, (Contact Buddies, and Mentors.)

The GAs support staff in organising and running group meetings and the 1-to-1 Support Volunteers provide more intensive support for our beneficiaries (more usually known within the charity as 'Members') who are facing significant challenges.

The contribution of these volunteers to the overall success of *The Ripple Pond* is significant.

Additional Governance Issues

Due to the nature of the issues facing many of our Members, there is a risk that providing support can take its toll on our staff and volunteers. The charity provides a supervision framework process that supports wellbeing and develops the knowledge, skills, and resilience of our workforce.

The CIO's Objects

From the charity's constitution:

The objects of the charity are to relieve the need, suffering and distress of the families, partners, relatives and other dependants of members and former members of the British Armed Forces ("Beneficiaries") in particular by:

- enabling Beneficiaries to meet each other to provide reassurance and comfort to one another;
- providing an opportunity for Beneficiaries to share coping strategies; and
- encouraging self-motivation amongst Beneficiaries for recovery from secondary trauma

Beneficiaries must be at least eighteen years of age.

In overseeing the operations of the charity, the Trustees continue to have regard to the Charity Commission's guidance on public benefit. All too often society overlooks the loved ones of wounded, injured and sick members (and former members) of HM Forces, so they often remain unheard, unsupported and unseen.

The Ripple Pond provides these loved ones with a safe space where they are heard and understood. The charity enables them to offload their feelings, share and exchange ideas that have helped them, and gather information about how to live with their 'new' normality.

Examples of the public benefit delivered are outlined in the section on the main achievements below.

The charity remains unique in providing these services across the UK.

Rebranding

On 5 of November 2020 Prompted by feedback received from our Members, *The Ripple Pond* launched a new and modern brand to reflect how the charity is evolving. The charity has a new logo, font, and colour scheme. The new logo represents the identity of the charity, featuring the 'ripple' being cradled and supported – highlighting the peer support Members offer to each other.

This coincided with a new website with greater functionality, allowing it to become an information hub and resource for the charity.

Main Activities Undertaken

The Ripple Pond's service users are known as a beneficiary, although on a day-to-day basis they are referred to as "Members". The use of this title is in response to feedback received from our beneficiaries.

For the purposes of this report, however, the term member is only used to refer to the 'Members' as defined in the Constitution (which refers to the charity's Trustees).

There is no financial cost to access the charity's services which are co-produced with our beneficiaries.

The key strength of *The Ripple Pond* is that it is a charity that listens to those it supports, ensuring that it understands their needs in a changing environment and works with them to produce appropriate services. This ensured that the charity is appropriately responsive and agile to meet the impact of the Covid-19 Pandemic.

The Ripple Pond's beneficiaries consistently report feelings of isolation, poor mental health, and a lack of resilience. The Covid-19 Pandemic deeply impacted beneficiaries and lockdown, fear of infection and financial concerns all amplified those areas of concern.

82% of beneficiaries reported feeling lonely or isolated. 83% said that Covid-19 had made their isolation worse and 77% felt disconnected from their local community, with many describing how traditional support networks had been stripped away.

The impact of the virus also had a knock-on effect on NHS waiting times around a range of health services, causing significant fear and anxiety amongst some beneficiaries. The charity's 1-to-1 support provided by volunteers has been particularly effective in forming a "Bridge of Support" for beneficiaries waiting for clinical support, such as NHS mental health services.

The Ripple Pond's services had been centred around a model of beneficiaries physically meeting in small groups to provide each other with support. Overnight Lockdown precluded this means of service delivery.

In response, *The Ripple Pond* embraced technology and found the use of video conferencing significantly increased the charity's reach, capacity, and impact.

Above all, it has increased the ability to connect beneficiaries with one another and to tackle loneliness and isolation.

The Ripple Pond has also made greater use of social media platforms to build safe online communities, which again proved extremely effective at helping to tackle the increased isolation being experienced by beneficiaries throughout the pandemic.

The charity is now actively supporting beneficiaries not only in the UK but globally through both group work and specialist 1-to-1 support for those who are more vulnerable and facing greater personal challenges.

The Ripple Pond has also been receiving referrals of family members directly from the London HIS (Veterans High-Intensity Service) Project which is managed by Camden and Islington NHS Foundation Trust.

Services delivered by *The Ripple Pond*:

- 1-to-1 Support – Mentors and Contact Buddies. Mentors provide a bespoke intensive 1-to-1 contact that focuses on encouraging personal problem-solving. Contact Buddies are a more light-touch resource aimed at keeping more vulnerable or isolated beneficiaries connected.
- Online Information Events - subject matter experts sharing practical advice in the form of talks, or more informal “fireside chats”. Subjects covered have included – living with lockdown, living with PTSD, the support provided by other charities and “behind the smiles” life as a mother and carer.
- Online guided meditation/relaxation.
- Online peer-to-peer group support meetings.
- Outdoor activities and meetings (when permitted).
- Indoor peer-to-peer group support meetings (when permitted).
- Social Media – WhatsApp groups and a Facebook Chat Forum providing a 24/7 community of support.
- Website – a new website that now has the functionality to act as a source of information, including videos of information events.

- Other social media - national Twitter, Facebook, LinkedIn and Instagram. Benchmarked against industry targets, the charity's social media engagement is consistently excellent.
- Signposting Member's to other organisations that can provide assistance.

Grant Making

The Constitution of the charity does not provide for grant-making activities and grants can therefore not be made.

Contribution by Volunteers

Volunteers are essential to the delivery of *The Ripple Pond's* services.

Every beneficiary is, in essence, a volunteer because by joining *The Ripple Pond*, they undertake to provide support to others as and when they can.

As previously stated, the charity also has specifically trained volunteer Group Administrators, Contact Buddies and Mentors.

These volunteers are drawn from our beneficiaries or have lived or professional experience that helps them to understand and empathise with service users.

The journey from beneficiary to volunteer also creates a development pathway that supports them to develop their confidence, skills and knowledge.

Our volunteers all receive specialist training in a range of areas including listening skills, safeguarding, and GDPR.

Main Achievements

The Ripple Pond continues to achieve positive outcomes for beneficiaries by helping them to tackle isolation and to become more resilient and empowered. This will be a different experience for each beneficiary but will often involve being able to;

- believe in themselves and having the self-confidence to believe in their abilities to manage stress;
- come to realization that they are not alone;
- seek support, ask for help and to create a supportive network;
- find purpose and look to the future;
- be flexible, adapt to change and problem solve; and
- manage their own health and not neglect their own physical and psychological needs whilst caring for a loved one.

In practice when a beneficiary's circumstances have improved as a result of their membership of *The Ripple Pond*, success will often mean that they will move on from the charity. It may also mean that they stay with *The Ripple Pond* and share their experiences with other beneficiaries, either as a peer-support participant, or volunteer.

We also recognise that individual journeys are not always linear, for example, a beneficiary may leave *The Ripple Pond*, then return at a later date if their personal circumstances change.

The charity has increased its collaborative work with individuals and organisations. This has included subject matter experts helping beneficiaries increase their understanding of available services, mental illness, guided online meditation sessions, and establishing referral pathways directly from NHS providers including the London NHS HIS (Veterans' High-Intensity Service managed by Camden and Islington NHS Foundation Trust).

This has been supported by our internal communications which consistently updates Members about existing and new services provided both by the charity and other providers.

The charity's staff moved from the office, to work from home and also made full use of video conferencing. This ensured that there was no disruption, or reduction in service during this time.

Throughout the reporting period, beneficiary numbers rose by 14% and at the end of the reporting year stood at 743, spread across both the UK and abroad.

98% of beneficiaries report that *The Ripple Pond* is meeting their needs and 48% report that their needs are being met "a great deal or a lot".

In the January/February 2021 Members' Survey beneficiaries reported:

- Feeling less isolated – 51%
- Feeling more empowered – 43%
- Feeling more listened to – 63%
- Feeling more supported – 42%
- Improved mental health/wellbeing – 15%
- Improved physical health – 52%.

The year has seen *The Ripple Pond* step up to the challenge of the Covid-19 Pandemic. Without increasing resources, full use was made of technology to ensure services were expanded and diversified to meet the increased need of beneficiaries.

We remain an agile, resilient and forward-looking charity.

Principal Risks

The charity has a 'live' risk register developed in line with the Charity Commission document CC26 (*Charities and risk management*) and ISO 31000:2018 (*Risk Management Guidelines*).

Two principal risks have been identified and appropriate strategies put in place to mitigate the risk to the charity:

- Loss of major funding line. *The Ripple Pond* is currently reliant on a small number of benefactors/funders to provide most of the funds required to maintain operations. The risk is the loss of one or more of these grants and thus jeopardising the charity's ability to deliver its services for the public benefit. So far, the charity has not experienced any impact on its fundraising as a result of the Covid-19 pandemic, although it recognises that this risk exists and will need to be managed. As a result, management and Trustees are looking to diversify the charity's income streams.
- Emotional health. Staff and volunteers regularly interact with the charity's beneficiaries, who may be distressed, and at times even traumatised. There is a risk that such exposure may impact their health and wellbeing which may subsequently adversely impact operational delivery. The charity has produced a Wellbeing & Supervision Framework that provides a structured process that supports, assures, and develops the knowledge, skills, and resilience of *The Ripple Pond's* workforce.

Financial Position	<p>The Trustees confirm that the financial position as set out in the accounts provided below (and which have been reviewed by an Independent Examiner) are accurate.</p>
Policy on Reserves	<p>The Trustees have determined that the development and maintenance of financial reserves are not yet appropriate, especially given that a significant proportion of the charity's funding is 'restricted'. This policy is subject to annual review.</p> <p>However, the charity has sufficient unrestricted funds at its disposal to support continued operations for around six months and the Trustees consider this to be a satisfactory buffer against any short-term shortfalls in securing further funding.</p>
CIO as a Going Concern	<p>The Trustees have concluded, based on forecasts, that the charity has adequate resources to continue to meet its objectives and deliver its activities for the public benefit for the foreseeable future. Accordingly, in preparing the annual report and financial statements, the Trustees consider that the charity remains a going concern.</p>
Investment Policy	<p>The charity has not, to date, had funds sufficiently in excess of those needed to meet normal running costs to consider making material financial investments. If the situation in future provides such opportunities, the Trustees would first consider its investment policy and any objectives it would set.</p>

Sources of Funding

The principal source of funding has been through grants from trusts and foundations, with donations from individuals forming the majority of the balance of income received.

The Ripple Pond wishes to acknowledge the financial contribution of our funders during the reporting period, without which it is difficult to envisage how the charity could operate effectively.

The charity would like to draw particular attention to the following donations, trusts and foundations:

ABF The Soldier's Charity	£20,000
Armed Forces Covenant Fund Trust	£28,000
LIBOR **	£28,387
RAF Benevolent Fund**	£2,500
Royal Navy and Royal Marine Charity**	£7,500
Veterans Foundation**	£29,008
Lloyds Patriotic Fund**	£10,000
Sun Readers	£3,500
Camden & Islington NHS Foundation Trust	£10,000

(Note that those annotated ** above have also provided support in previous years)

Looking Ahead

In the year to come, *The Ripple Pond* will renew its strategy to ensure it continues to meet the needs of those it is our mission to support. It will do this by ensuring that it is:

- Being inclusive and accessible;
- Optimising the available resources including the greater use of volunteers;
- Ensuring that the charity's strategy is informed by service users and other stakeholders;
- Ensuring that the charity remains agile and resilient in the face of both social and financial challenges;
- Embracing the opportunities presented by technology and new ways of working and;
- Ensuring that there are demonstrable positive outcomes for beneficiaries.

Declarations

The Trustees of *The Ripple Pond* declare that they have approved the Trustees' Report above.

Signed on behalf of *The Ripple Pond's* Trustees:

Signature

A handwritten signature in black ink, consisting of a stylized 'JH' followed by a long horizontal line.

Full name

Jennifer Hornby

Position

Chair of the Board of Trustees

Date

22 November 2021

The Ripple Pond

Independent Examiners Report to the Trustees of The Ripple Pond

I report to the trustees on my examination of the accounts of the charity for the year ended 31 March 2021.

Responsibilities and basis of report

As the charity trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 ('the 2005 Act'), the Charities and Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011 ('the 2011 Act'). You are satisfied that your charity is not required by charity law to be audited and have chosen instead to have an independent examination.

I report in respect of my examination of the Charity's accounts as carried out under section 44 (1)(c) of the 2005 Act and section 145 of the 2011 Act. In carrying out my examination I have followed the requirements of Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiners statement

Since the Charity has prepared its accounts on an accruals basis and is also registered in Scotland, your examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006 (as amended). I confirm that I am qualified to undertake the examination by virtue of my membership of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 44(1)(a) of the 2005 Act and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Caroline Clarke ACA
99 Western Road
Lewes
East Sussex
BN7 1RS

THE RIPPLE POND

**STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2021**

	Restricted 2021	Unrestricted 2021	Total 2021	Total 2020
	£	£	£	£
Incoming Resources				
Grants	96,394	52,501	148,895	113,976
Donations	-	5,747	5,747	5,180
Other income	-	85	85	-
	96,394	58,333	154,727	119,156
Resources Expended				
Travel and Expenses	39	86	125	6,439
Office	3,726	16,389	20,1145	16,530
Personnel	84,564	16,019	100,583	99,211
Adjustments			-	-
	88,329	32,494	120,823	122,180
Net incoming resources and net movement in funds	8,065	25,839	33,904	(3,024)
Reconciliation of Funds				
Total Funds brought forward	4,184	42,533	46,717	49,741
Total Funds carried forward	12,249	68,372	80,621	46,717

THE RIPPLE POND

STATEMENT OF FINANCIAL ACTIVITIES

COMPARATIVE INFORMATION FOR THE YEAR ENDED 31 MARCH 2020

	Restricted 2020 £	Unrestricted 2020 £	Total 2020 £
Incoming Resources			
Grants	68,308	45,668	113,976
Donations	-	5,180	5,180
	<hr/> 68,308	<hr/> 50,848	<hr/> 119,156
Resources Expended			
Travel and Expenses	1,065	5,374	6,439
Office	5,439	11,091	16,530
Personnel	61,923	37,288	99,211
	<hr/> 68,427	<hr/> 53,753	<hr/> 122,180
 Net incoming resources and net movement in funds	 (119)	 (2,905)	 (3,024)
 Reconciliation of Funds			
Total Funds brought forward	4,303	45,438	49,741
 Total Funds carried forward	<hr/> 4,184	<hr/> 42,533	<hr/> 46,717

THE RIPPLE POND**BALANCE SHEET****31 MARCH 2021**

	Restricted 2021	Unrestrict ed 2021	Total 2021	Total 2020
	£	£	£	£
Fixed Assets				
Tangible fixed assets	-	347	347	-
Current Assets				
Prepayments	-	980	980	460
Debtors	-	240	240	240
Cash at bank and in hand	12,249	69,979	82,228	57,540
Investments				
Total current assets	12,249	71,199	83,448	58,240
Current Liabilities				
Other creditors	-	-	-	(1,523)
Accrued income	-	(3,174)	(3,174)	(10,000)
Total current liabilities	-	(3,174)	(3,174)	(11,523)
Total Assets less Current Liabilities	12,249	68,372	80,621	46,717
Funds				
Unrestricted funds	-	68,372	68,372	42,533
Restricted funds:	12,249	-	12,249	4,184
	12,249	68,372	80,621	46,717

The notes on pages 17 to 20 form part of these financial statements

These financial statements of The Ripple Pond (Charity Registration No. 1161224) were approved by the Trustees and authorized for issue on 22/11/2021.

Signed on their behalf by:



Jennifer Hornby – Chair of the Board of Trustees

THE RIPPLE POND**BALANCE SHEET****COMPARATIVE INFORMATION FOR 31 MARCH 2020**

	Restricted 2020	Unrestricted 2020	Total 2020
	£	£	£
Fixed Assets	-	-	-
Tangible fixed assets			
Current Assets			
Prepayments	-	460	460
Debtors	-	240	240
Cash at bank and in hand	4,184	53,356	57,540
Investments			
Total current assets	4,184	54,056	58,240
Current Liabilities			
Other creditors	-	(1,523)	(1,523)
Accrued income	-	(10,000)	(10,000)
Total current liabilities	-	(11,523)	(11,523)
Total Assets less Current Liabilities	4,184	42,533	46,717
Funds			
Unrestricted funds:			
	-	42,533	42,533
Restricted funds:	4,184	-	4,184
	4,184	42,533	46,717

THE RIPPLE POND

NOTES TO FINANCIAL STATEMENTS

1 ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011 and UK Generally Accepted Practice as it applies from 1 January 2015.

Going concern

The Charity's activities, together with the factors likely to affect its future performance and position are set out in the Trustees' Report on pages 2 to 12. The report describes the structure, governance and management of the Charity; its risk management policies and procedures; its objectives and activities; the achievements, performance and financial position of the Charity; and its plans for the future.

After making enquiries, the Trustees have a reasonable expectation based on forecasts that the Charity has adequate resources to continue its objectives and activities for the public benefit for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the annual report and financial statements.

Funds structure

Unrestricted funds can be used at the discretion of the Trustees to further the Charity's general objects.

Restricted funds can be used for particular restricted purposes within the objectives of the Charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted circumstances.

Incoming resources

All incoming resources are recognised once the charity has entitlement to the resources, it is certain that the resources will be received, and the monetary value of incoming resources can be measured with sufficient reliability.

Outgoing resources

Liabilities are recognised and resources are recognised as expended as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category.

Irrecoverable VAT

Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

Allocation of overhead and governance costs

Governance costs comprise those related to the public accountability of the charity and its compliance with regulation and good practice. These are set out in Note 3.

Cash flow statement

The Charity is exempt under Financial Reporting Standard No 1 (revised 1996) and has not prepared a cash flow statement.

2 TAXATIONS

No provision is necessary for either Income Tax or Corporation Tax, the Charity being exempt (as a Registered Charity) provided its income is disbursed on its charitable activities.

The Charity is not registered for VAT. Therefore, there is some irrecoverable VAT incurred.

3. DONATIONS AND GRANTS RECEIVED

	2021 £	2020 £
Unrestricted:		
Donations	5,747	5,180
Grants	52,501	45,668
Restricted:		
Grants	96,394	68,308
	154,642	119,156

4. ANALYSIS OF CHARITABLE GRANTS

	2021 £	2020 £
Unrestricted:		
Lloyds Patriotic Fund	10,000	-
RAF Benevolent Fund	2,501	-
The Veterans Foundation	20,000	21,000
ABF	20,000	-
Annington Management Limited	-	5,000
The Grocers Charity Award	-	5,000
The RN&RMC and Greenwich Hospital	-	4,668
Walking with the Wounded	-	10,000
Restricted:		
Royal Navy and Royal Marine Charity	7,500	-
Camden & Islington NHS Foundation Trust	10,000	-
Lloyd's Patriotic Fund	10,000	-
The Sun Readers	3,500	-
LIBOR	28,387	33,326
Armed Forces Covenant Fund Trust	28,000	24,598
The Veterans Foundation	9,007	9,008
RAF Benevolent Fund	-	1,376
	148,895	113,976

5. SUPPORT COSTS

		2021	2020
		£	£
Independent Examiner's fee		624	420
Legal fees		426	924
Office costs		19,064	15,186
Staff costs:			
	Salaries and wages	78,592	63,096
	Social security costs	17,008	6,504
	Pension costs	3,734	2,630
	Training costs	1,250	268
	Safeguarding costs	-	2,085
	Consultancy fees	-	24,628
		120,698	115,741

The average headcount in the year to 31 March 2020 was five (2020: five)

The amount of pension contributions recognised in the year was £3,733 (2020: £2,630). All pension contributions were made to the Nest Pension Scheme.

6. TRUSTEES REMUNERATION:

None of the trustees received any remuneration for their services (2019: £nil). Expenses of £86 were paid to trustees (2019: £86).

7. CREDITORS:

Amounts falling due within one year

	2021	2020
	£	£
Grant – The Lloyds Patriotic Fund	-	10,000
Other Creditors	3,174	1,523
	3,174	11,523

The above amounts include Grants received in advance of the period to which they apply.

8. CASH AT BANK AND IN HAND

	2021	2020
	£	£
Santander Bank	82,228	57,540
	57,540	57,540

9. ANALYSIS OF FUNDS

	Unrestricted Funds £	Restricted Funds £	Total £
Balance at 1 April 2019	45,438	4,303	49,741
Incoming resources for the year	50,848	68,308	119,156
Outgoing resources for the year	(53,753)	(68,427)	(122,180)
Balance at 31 March 2020	42,533	4,184	46,717
Balance at 1 April 2020	42,533	4,184	46,717
Incoming resources for the year	58,333	96,394	154,727
Outgoing resources for the year	(32,494)	(88,329)	(120,823)
Balance at 31 March 2021	68,372	12,249	80,621